

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: Terry M Zernick & Joshua P.
Zernick,

Debtors

Movant

v.

No Respondent

:
:
:
:
:
:
:
:
:
:

Bankruptcy No. 22-70242

Chapter 13

Related to Document No. 30

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s), or statement(s) are transmitted herewith:

_____ Voluntary Petition - *Specify reason for amendment:*

Official Form 6 Schedules (Itemization of Changes Must Be Specified)

_____ Summary of Schedules

_____ Schedule A - Real Property

_____ Schedule B - Personal Property

_____ Schedule C - Property Claimed as Exempt

_____ Schedule D - Creditors holding Secured Claims

Check one:

_____ Creditor(s) added

_____ NO creditor(s) added

_____ Creditor(s) deleted

_____ Schedule E - Creditors Holding Unsecured Priority Claims

Check one:

_____ Creditor(s) added

_____ NO creditor(s) added

_____ Creditor(s) deleted

_____ Schedule F - Creditors Holding Unsecured Nonpriority Claims

Check one:

_____ Creditor added

_____ NO creditor(s) added

_____ Creditor(s) deleted

_____ Schedule G - Executory Contracts and Unexpired Leases

Check one:

_____ Creditor(s) added

_____ NO creditor(s) added

_____ Creditor(s) deleted

_____ Schedule H - Codebtors

☒ Schedule I - Current Income of Individual Debtor(s)

☒ Schedule J - Current Expenditures of Individual Debtor(s)

_____ Statement of Financial Affairs

_____ Chapter 7 Individual Debtor's Statement of Intention
_____ Chapter 11 List of Equity Security Holders
_____ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
_____ Disclosure of Compensation of Attorney for Debtor
_____ Other _____

Date: 09/23/2022

/s/ Timothy J. Sloan
Attorney for Debtors
171 Lovell Avenue, Suite 202
Ebensburg, PA 15931
PA ID# 49728

Fill in this information to identify your case:

Debtor 1 Terry M. Zernick

Debtor 2 Joshua P. Zernick
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number 22-70242
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/16

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

☒ Employed

☐ Not employed

DSP

Skills of Central PA

341 Science Park Road
Suite 6
State College, PA 16803

6 years

☒ Employed

☐ Not employed

Training Supervisor

Skills of Central PA

341 Science Park Road
Suite 6
State College, PA 16803

18 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

	Debtor 1	Debtor 2 or non-filing spouse
2. \$	3,298.38	4,511.82
3. +\$	0.00	0.00
4. \$	3,298.38	4,511.82

Debtor 1 Terry M. Zernick
Debtor 2 Joshua P. Zernick

Case number (if known) 22-70242

	For Debtor 1 Terry M. Zernick	For Debtor 2 or Non-filing spouse Joshua P. Zernick
Copy line 4 here	4. \$ 3,298.38	\$ 4,511.82
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 618.89	\$ 853.49
5b. Mandatory contributions for retirement plans	5b. \$ 32.98	\$ 46.12
5c. Voluntary contributions for retirement plans	5c. \$ 164.92	\$ 225.60
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 355.41	\$ 496.86
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: _____	5h. \$ 0.00	\$ 0.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 1,172.20	\$ 1,621.07
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 2,126.18	\$ 2,890.75
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify: _____	8h. \$ 0.00	\$ 0.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 0.00	\$ 0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 2,126.18 + \$ 2,890.75 = \$ 5,016.93	
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		11. +\$ 0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		12. \$ 5,016.93 Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1 Terry M. Zernick

Debtor 2 Joshua P. Zernick
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number 22-70242
(if known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses \$ 0.00

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 0.00

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

4a. \$ 0.00

4b. \$ 0.00

4c. \$ 185.00

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 Terry M. Zernick
Debtor 2 Joshua P. Zernick

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6. Utilities:	6a. \$	398.00
6a. Electricity, heat, natural gas	6b. \$	120.00
6b. Water, sewer, garbage collection	6c. \$	355.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6d. \$	0.00
6d. Other. Specify: _____	7. \$	650.00
7. Food and housekeeping supplies	8. \$	0.00
8. Childcare and children's education costs	9. \$	150.00
9. Clothing, laundry, and dry cleaning	10. \$	95.00
10. Personal care products and services	11. \$	130.00
11. Medical and dental expenses	12. \$	400.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	13. \$	135.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	14. \$	60.00
14. Charitable contributions and religious donations		
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	15a. \$	0.00
15a. Life insurance	15b. \$	0.00
15b. Health insurance	15c. \$	161.00
15c. Vehicle insurance	15d. \$	0.00
15d. Other insurance. Specify: _____		
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$	0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$	0.00
19. Other payments you make to support others who do not live with you. Specify: _____	\$	0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
21. Other: Specify: <u>pet food / veterinarian</u>	21. +\$	110.00
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.	\$	2,949.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	2,949.00
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	5,016.93
23b. Copy your monthly expenses from line 22c above.	23b. -\$	2,949.00
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$	2,067.93

24. Do you expect an increase or decrease in your expenses within the year after you file this form?
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here: _____